

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF GEORGIA  
VALDOSTA DIVISION**

In re:

Horace Keith Belk  
Carol Louise Belk  
Debtor(s)

Case No. 08-70013-JTL

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

A. Kristin Hurst, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/04/2008.
- 2) The plan was confirmed on 04/11/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/06/2011, 08/02/2011.
- 5) The case was dismissed on 12/07/2012.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$70,500.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$25,250.00
Less amount refunded to debtor	\$1,010.00

**NET RECEIPTS:** **\$24,240.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,203.79
Other	\$500.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,203.79**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE	Unsecured	NA	6,344.95	6,344.95	151.13	0.00
AMERICAN HONDA FINANCE	Secured	360.00	22,838.66	2.99	2.99	1.18
AMERICAN HONDA FINANCE	Secured	NA	22,838.66	NA	0.00	0.00
CHASE BANK USA, N.A.	Unsecured	34,100.00	9,988.28	9,988.28	237.91	0.00
CITIZENS NATIONAL BANK	Secured	9,785.00	9,828.31	9,828.31	9,828.31	1,622.77
DELL FINANCIAL SERVICES, LP	Secured	1,773.00	1,773.04	200.00	200.00	26.97
DELL FINANCIAL SERVICES, LP	Unsecured	NA	1,773.04	1,573.04	37.47	0.00
DOCO FEDERAL CREDIT UNION	Unsecured	6,500.00	7,292.10	7,292.10	173.69	0.00
EAST BAY FUNDING	Unsecured	801.00	727.88	727.88	17.34	0.00
ECAST SETTLEMENT CORPORATIO	Unsecured	NA	1,082.84	482.84	11.50	0.00
ECAST SETTLEMENT CORPORATIO	Unsecured	NA	15,619.96	15,619.96	372.04	0.00
ECAST SETTLEMENT CORPORATIO	Unsecured	609.00	609.23	609.23	14.51	0.00
ECAST SETTLEMENT CORPORATIO	Unsecured	880.00	1,241.34	1,241.34	29.57	0.00
ECAST SETTLEMENT CORPORATIO	Unsecured	12,000.00	6,535.00	6,535.00	155.65	0.00
ECAST SETTLEMENT CORPORATIO	Secured	1,028.00	1,082.84	600.00	600.00	87.62
ECAST SETTLEMENT CORPORATIO	Unsecured	NA	12,055.28	12,055.28	287.14	0.00
ENTERED IN ERROR	Unsecured	NA	NA	NA	0.00	0.00
ENTERED IN ERROR	Unsecured	NA	NA	NA	0.00	0.00
HOUSEHOLD BANK (SB) N.A.	Unsecured	NA	7,013.83	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	1,002.00	1,002.00	1,002.00	0.00
Jpmorgan Chase Bank	Secured	NA	199,744.81	3,581.03	3,581.03	403.71
Jpmorgan Chase Bank	Secured	NA	199,744.81	0.00	0.00	0.00
LVNV FUNDING, LLC	Unsecured	12,200.00	12,252.31	12,252.31	291.83	0.00
LVNV FUNDING, LLC	Unsecured	NA	18,550.33	18,550.33	441.84	0.00
NELNET FOR COLLEGE ACCESS NE	Unsecured	19,354.00	19,230.39	19,230.39	458.01	0.00
THD/CBUSA	Unsecured	191.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,581.03	\$3,581.03	\$403.71
Debt Secured by Vehicle	\$9,828.31	\$9,828.31	\$1,622.77
All Other Secured	\$802.99	\$802.99	\$115.77
<b>TOTAL SECURED:</b>	<b>\$14,212.33</b>	<b>\$14,212.33</b>	<b>\$2,142.25</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,002.00	\$1,002.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,002.00</b>	<b>\$1,002.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$112,502.93</b>	<b>\$2,679.63</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,203.79</u>	
Disbursements to Creditors	<u>\$20,036.21</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$24,240.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/03/2013

By: /s/ A. Kristin Hurst

\_\_\_\_\_  
Trustee

P.O. Box 1907  
Columbus, GA 31902  
Phone (706) 327-4151  
ecf@ch13trustee.com

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.